

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

CHRISTY DIANNE ORIE

Debtor(s)

Case No. 21-70063JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/19/2021.
- 2) The plan was confirmed on 08/09/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/17/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/07/2024.
- 5) The case was converted on 01/31/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$531,977.35.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$122,163.33
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$122,163.33

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,661.99
Court Costs \$0.00
Trustee Expenses & Compensation \$5,657.24
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,319.23

Attorney fees paid and disclosed by debtor: \$321.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFTER PAY US SERVICES	Unsecured	1,000.00	NA	NA	0.00	0.00
AMERIMARK	Unsecured	823.65	837.76	837.76	0.00	0.00
ARMY & AIR FORCE EXCHANGE SVC	Unsecured	5,908.00	5,997.30	5,997.30	0.00	0.00
AT & T MOBILITY II LLC	Unsecured	NA	3,655.66	3,655.66	0.00	0.00
ATLANTIC CAPITAL BANK	Unsecured	724.00	NA	NA	0.00	0.00
BEST BUY CREDIT SERVICES	Unsecured	554.44	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	39,188.38	40,791.60	40,791.60	24,459.58	5,559.42
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	12,960.00	13,129.59	13,129.59	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,054.21	1,093.55	1,093.55	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,064.00	1,064.15	1,064.15	0.00	0.00
CARVANA LLC	Secured	15,168.53	15,591.38	15,591.38	9,385.02	2,122.32
CHASE CARD SERVICES**	Unsecured	1,501.01	NA	NA	0.00	0.00
CITIBANK**	Unsecured	2,088.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	376.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	1,847.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	568.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	518.50	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	545.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	1,208.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	888.99	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	2,015.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	1,337.24	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	1,496.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	1,117.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	1,388.33	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	9,663.00	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	88.00	88.15	88.15	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,055.00	NA	NA	0.00	0.00
FIFTH AND GLAM	Unsecured	NA	350.10	350.10	0.00	0.00
FIG'S COMPANIES INC	Unsecured	NA	106.46	106.46	0.00	0.00
FIRST COMMONWEALTH BANK**	Unsecured	450.09	338.09	338.09	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIRST NATIONAL BANK OF OMAHA ^(s)	Unsecured	854.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA ^(s)	Unsecured	811.90	854.77	854.77	0.00	0.00
FULL BEAUTY++	Unsecured	492.98	NA	NA	0.00	0.00
GEC/QVC	Unsecured	100.00	NA	NA	0.00	0.00
GURNEYS SEED & NURSERY	Unsecured	26.71	NA	NA	0.00	0.00
HEARTLAND ESCI++	Unsecured	5,252.30	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,945.70	1,945.70	1,945.70	0.00	0.00
K JORDAN	Unsecured	NA	394.79	394.79	0.00	0.00
KLARNA CREDIT	Unsecured	221.00	NA	NA	0.00	0.00
KOHLs++	Unsecured	2,868.04	NA	NA	0.00	0.00
LIBERTY UNIVERSITY	Unsecured	0.00	1,119.38	1,119.38	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,230.86	2,316.98	2,316.98	0.00	0.00
M & T BANK	Unsecured	400.00	NA	NA	0.00	0.00
MASON	Unsecured	754.95	812.23	812.23	0.00	0.00
MASSEYS	Unsecured	1,105.72	1,120.72	1,120.72	0.00	0.00
MERCURY	Unsecured	6,655.50	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	100.00	5,242.44	5,242.44	0.00	0.00
MIDNIGHT VELVET	Unsecured	702.00	702.91	702.91	0.00	0.00
MONEY LION	Unsecured	460.00	NA	NA	0.00	0.00
MONROE & MAIN	Unsecured	455.00	455.62	455.62	0.00	0.00
MONTGOMERY WARD**	Unsecured	172.00	172.82	172.82	0.00	0.00
MORTGAGE SOLUTIONS OF COLORA	Secured	288,612.74	287,706.99	0.00	68,042.54	0.00
MORTGAGE SOLUTIONS OF COLORA	Secured	0.00	5,225.66	5,225.66	0.00	0.00
NPRTO NORTH-EAST LLC	Priority	0.00	2,965.96	3,261.32	3,253.32	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,571.00	2,661.86	2,661.86	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	560.00	637.79	637.79	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	236.86	236.86	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,672.03	1,748.47	1,748.47	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,731.00	1,804.17	1,804.17	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	559.00	559.64	559.64	0.00	0.00
QUADPAY	Unsecured	1,000.00	NA	NA	0.00	0.00
SEZZLE++	Unsecured	1,000.00	NA	NA	0.00	0.00
SPRINT CORP(*)	Unsecured	230.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	NA	166.58	166.58	0.00	0.00
TAB SUNBIT	Unsecured	2,082.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	2,295.00	2,380.29	2,380.29	0.00	0.00
USAA SAVINGS BANK	Unsecured	2,003.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	129.43	129.43	0.00	0.00
WAYFAIR++	Unsecured	3,040.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	932.00	NA	NA	0.00	0.00
WVU MEDICINE	Unsecured	228.00	NA	NA	0.00	0.00
ZULILY CREDIT CARD	Unsecured	100.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$68,042.54	\$0.00
Mortgage Arrearage	\$5,225.66	\$0.00	\$0.00
Debt Secured by Vehicle	\$56,382.98	\$33,844.60	\$7,681.74
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$61,608.64	\$101,887.14	\$7,681.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,261.32	\$3,253.32	\$0.00
TOTAL PRIORITY:	\$3,261.32	\$3,253.32	\$0.00
GENERAL UNSECURED PAYMENTS:	\$52,124.26	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,319.23</u>	
Disbursements to Creditors	<u>\$112,822.20</u>	
TOTAL DISBURSEMENTS :		<u>\$122,141.43</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/19/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.